



Date: July 23, 2018

**RE: FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FLOOD INSURANCE
RATE MAPS**

Dear San Bruno Residents and/or Land Owner,

You are receiving this letter because you own or rent a property within or near the new Federal Emergency Management Agency (FEMA) designated Special Flood Hazard Area (SFHA). Any property owner with a federally regulated or insured mortgage loan is required to purchase flood insurance for properties within FEMA's SFHA.

Several years ago, FEMA commenced an initiative to analyze coastal flooding hazards nation-wide and update flood maps. Although FEMA's previous studies did not show any flood hazard areas in San Bruno, the new analysis completed by FEMA identified numerous residential properties within the City's Belle Air neighborhood as potentially subject to flooding. There are financial impacts to private property owners whose property is mapped into the new flood zone. By Federal Law, any property owner with a federally regulated or insured mortgage loan is required to purchase flood insurance for properties within FEMA flood hazard zones.

An informational meeting will be held on August 27, 2018 at Belle Air Elementary School, 450 Third Avenue, San Bruno, between 6pm to 8pm to discuss the impacts to your property related to the new floodplain maps. Representatives from FEMA will be available to answer questions related to flood maps and flood insurance requirements.

Upon receiving information about the new flood hazard maps, the City hired an expert technical consulting firm to evaluate and confirm the impacts and extent of FEMA's Special Flood Hazard Area (SFHA). That analysis concluded the flooding area is significantly smaller than FEMA's findings. Based on those results, the City appealed the preliminary flood maps and provided letters of support from the offices of both Congresswoman Jackie Speier and Supervisor David Pine. The City's appeal was denied, however, the City continued by immediately requesting review by an independent scientific review panel. San Bruno and South San Francisco were the only two agencies in San Mateo County that submitted an appeal. On April 30 of this year, the City received FEMA's final decision denying the appeal.

Enclosed are exhibits showing the proposed changes to the Flood Insurance Rate Map (FIRM) in your area. FEMA's preliminary FIRM and Flood Insurance Study (FIS) report are accessible through their website at:

<https://hazards.fema.gov/femaportal/prelimdownload/searchResult.action>

On the website, select State: **California** and County: **San Mateo**. The preliminary maps that pertain to the City of San Bruno are 06081C0043F, 06081C0044F, 06081C0131F and 06081C0132F.

The City will adopt the final maps in order to participate in the National Flood Insurance Program, which allows property owners to be eligible for federally subsidized flood insurance, federally backed mortgages, federal grants or federal disaster relief. The final floodplain maps are expected to become effective in Spring 2019 when the property owners will be required to have flood insurance approximately by March 2020.

Should you have any questions regarding this letter, please contact the City at 650-616-7065.